

VADIM NEBUCHIN, individually)	Case No.
and on behalf of all others similarly)	
situated,)	<u>CLASS ACTION</u>
)	
Plaintiff,)	COMPLAINT FOR VIOLATIONS
)	OF:
vs.)	
)	1. NEGLIGENT VIOLATIONS OF
)	THE TELEPHONE CONSUMER
)	PROTECTION ACT [47 U.S.C.
CONSUMER ADVOCACY)	§227 ET SEQ.]
CENTER INC. d/b/a PREMIER)	2. WILLFUL VIOLATIONS OF THE
STUDENT LOAN CENTER; DOES)	TELEPHONE CONSUMER
1 through 10, inclusive,)	PROTECTION ACT [47 U.S.C.
)	§227 ET SEQ.]
)	
Defendants.)	DEMAND FOR JURY TRIAL

NATURE OF THE CASE

CLASS ACTION COMPLAINT

1 remedies resulting from the illegal actions of CONSUMER ADVOCACY
2 CENTER INC. d/b/a PREMIER STUDENT LOAN CENTER (“Defendant”), in
3 negligently, knowingly, and/or willfully contacting Plaintiff on Plaintiff’s cellular
4 telephone in violation of the Telephone Consumer Protection Act, 47. U.S.C. §
5 227 *et seq.* (“TCPA”), thereby invading Plaintiff’s privacy.

6 **JURISDICTION & VENUE**

7 2. Jurisdiction is proper under 28 U.S.C. § 1332(d)(2) because Plaintiff,
8 a resident of California, seeks relief on behalf of a Class, which will result in at
9 least one class member belonging to a different state than that of Defendant, a
10 company with its principal place of business and State of Incorporation in
11 California state. Plaintiff also seeks up to \$1,500.00 in damages for each call in
12 violation of the TCPA, which, when aggregated among a proposed class in the
13 thousands, exceeds the \$5,000,000.00 threshold for federal court jurisdiction.
14 Therefore, both diversity jurisdiction and the damages threshold under the Class
15 Action Fairness Act of 2005 (“CAFA”) are present, and this Court has
16 jurisdiction.

17 3. Venue is proper in the United States District Court for the Northern
18 District of California pursuant to 18 U.S.C. 1391(b) and 18 U.S.C. § 1441(a)
19 because Defendant does business within the state of California and Plaintiff
20 resides within this District.

21 **PARTIES**

22 4. Plaintiff, VADIM NEBUCHIN (“Plaintiff”), is a natural person
23 residing in San Francisco County of the state of California and is a “person” as
24 defined by 47 U.S.C. § 153 (10).

25 5. Defendant, CONSUMER ADVOCACY CENTER INC. d/b/a
26 PREMIER STUDENT LOAN CENTER (“Defendant”), is a small business loan
27 company and is a “person” as defined by 47 U.S.C. § 153 (10).

28 6. The above named Defendant, and its subsidiaries and agents, are

collectively referred to as “Defendants.” The true names and capacities of the Defendants sued herein as DOE DEFENDANTS 1 through 10, inclusive, are currently unknown to Plaintiff, who therefore sues such Defendants by fictitious names. Each of the Defendants designated herein as a DOE is legally responsible for the unlawful acts alleged herein. Plaintiff will seek leave of Court to amend the Complaint to reflect the true names and capacities of the DOE Defendants when such identities become known.

7. Plaintiff is informed and believes that at all relevant times, each and every Defendant was acting as an agent and/or employee of each of the other Defendants and was acting within the course and scope of said agency and/or employment with the full knowledge and consent of each of the other Defendants. Plaintiff is informed and believes that each of the acts and/or omissions complained of herein was made known to, and ratified by, each of the other Defendants.

FACTUAL ALLEGATIONS

8. Beginning on or around October 23, 2017, Defendant contacted Plaintiff on his cellular telephone, (415) 513-7100, in an effort to sell or solicit its services.

9. Defendant used an “automatic telephone dialing system”, as defined by 47 U.S.C. § 227(a)(1) to place its daily calls to Plaintiff seeking to sell or solicit its business services. At one or more instance during these calls, Defendant utilized an “artificial or prerecorded voice” as prohibited by 47 U.S.C. § 227(b)(1)(A).

10. Defendant’s calls constituted calls that were not for emergency purposes as defined by 47 U.S.C. § 227(b)(1)(A).

11. Defendant’s calls were placed to telephone number assigned to a cellular telephone service for which Plaintiff incurs a charge for incoming calls pursuant to 47 U.S.C. § 227(b)(1).

1 12. Plaintiff is not a customer of Defendant's services and has never
2 provided any personal information, including his cellular telephone number, to
3 Defendant for any purpose whatsoever. Accordingly, Defendant never received
4 Plaintiff's "prior express consent" to receive calls using an automatic telephone
5 dialing system or an artificial or prerecorded voice on his cellular telephone
6 pursuant to 47 U.S.C. § 227(b)(1)(A).

7 **CLASS ALLEGATIONS**

8 13. Plaintiff brings this action on behalf of himself and all others
9 similarly situated, as a member of the proposed class (hereafter "The Class")
10 defined as follows:

11 All persons within the United States who received any
12 telephone calls from Defendant to said person's cellular
13 telephone made through the use of any automatic
14 telephone dialing system or an artificial or prerecorded
15 voice and such person had not previously consented to
16 receiving such calls within the four years prior to the
17 filing of this Complaint

18 14. Plaintiff represents, and is a member of, The Class, consisting of All
19 persons within the United States who received any telephone calls from
20 Defendant to said person's cellular telephone made through the use of any
21 automatic telephone dialing system or an artificial or prerecorded voice and such
22 person had not previously not provided their cellular telephone number to
23 Defendant within the four years prior to the filing of this Complaint.

24 15. Defendant, its employees and agents are excluded from The Class.
25 Plaintiff does not know the number of members in The Class, but believes the
26 Class members number in the thousands, if not more. Thus, this matter should be
27 certified as a Class Action to assist in the expeditious litigation of the matter.

28 16. The Class is so numerous that the individual joinder of all of its

1 members is impractical. While the exact number and identities of The Class
2 members are unknown to Plaintiff at this time and can only be ascertained
3 through appropriate discovery, Plaintiff is informed and believes and thereon
4 alleges that The Class includes thousands of members. Plaintiff alleges that The
5 Class members may be ascertained by the records maintained by Defendant.

6 17. Plaintiff and members of The Class were harmed by the acts of
7 Defendant in at least the following ways: Defendant illegally contacted Plaintiff
8 and Class members via their cellular telephones thereby causing Plaintiff and
9 Class members to incur certain charges or reduced telephone time for which
10 Plaintiff and Class members had previously paid by having to retrieve or
11 administer messages left by Defendant during those illegal calls, and invading the
12 privacy of said Plaintiff and Class members.

13 18. Common questions of fact and law exist as to all members of The
14 Class which predominate over any questions affecting only individual members
15 of The Class. These common legal and factual questions, which do not vary
16 between Class members, and which may be determined without reference to the
17 individual circumstances of any Class members, include, but are not limited to,
18 the following:

- 19 a. Whether, within the four years prior to the filing of this Complaint,
20 Defendant made any call (other than a call made for emergency
21 purposes or made with the prior express consent of the called party) to a
22 Class member using any automatic telephone dialing system or any
23 artificial or prerecorded voice to any telephone number assigned to a
24 cellular telephone service;
- 24 b. Whether Plaintiff and the Class members were damages thereby, and
25 the extent of damages for such violation; and
- 25 c. Whether Defendant should be enjoined from engaging in such conduct
26 in the future.

27 19. As a person that received numerous calls from Defendant using an
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1 automatic telephone dialing system or an artificial or prerecorded voice, without
2 Plaintiff's prior express consent, Plaintiff is asserting claims that are typical of
3 The Class.

4 20. Plaintiff will fairly and adequately protect the interests of the
5 members of The Class. Plaintiff has retained attorneys experienced in the
6 prosecution of class actions.

7 21. A class action is superior to other available methods of fair and
8 efficient adjudication of this controversy, since individual litigation of the claims
9 of all Class members is impracticable. Even if every Class member could afford
10 individual litigation, the court system could not. It would be unduly burdensome
11 to the courts in which individual litigation of numerous issues would proceed.
12 Individualized litigation would also present the potential for varying, inconsistent,
13 or contradictory judgments and would magnify the delay and expense to all
14 parties and to the court system resulting from multiple trials of the same complex
15 factual issues. By contrast, the conduct of this action as a class action presents
16 fewer management difficulties, conserves the resources of the parties and of the
17 court system, and protects the rights of each Class member.

18 22. The prosecution of separate actions by individual Class members
19 would create a risk of adjudications with respect to them that would, as a practical
20 matter, be dispositive of the interests of the other Class members not parties to
21 such adjudications or that would substantially impair or impede the ability of such
22 non-party Class members to protect their interests.

23 23. Defendant has acted or refused to act in respects generally applicable
24 to The Class, thereby making appropriate final and injunctive relief with regard to
25 the members of the California Class as a whole.

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FIRST CAUSE OF ACTION

**Negligent Violations of the Telephone Consumer Protection Act
47 U.S.C. §227 et seq.**

24. Plaintiff repeats and incorporates by reference into this cause of action the allegations set forth above at Paragraphs 1-23.

25. The foregoing acts and omissions of Defendant constitute numerous and multiple negligent violations of the TCPA, including but not limited to each and every one of the above cited provisions of 47 U.S.C. § 227 *et seq.*

26. As a result of Defendant's negligent violations of 47 U.S.C. § 227 *et seq.*, Plaintiff and the Class Members are entitled an award of \$500.00 in statutory damages, for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B).

27. Plaintiff and the Class members are also entitled to and seek injunctive relief prohibiting such conduct in the future.

SECOND CAUSE OF ACTION

**Knowing and/or Willful Violations of the Telephone Consumer Protection Act
47 U.S.C. §227 et seq.**

28. Plaintiff repeats and incorporates by reference into this cause of action the allegations set forth above at Paragraphs 1-27.

29. The foregoing acts and omissions of Defendant constitute numerous and multiple knowing and/or willful violations of the TCPA, including but not limited to each and every one of the above cited provisions of 47 U.S.C. § 227 *et seq.*

30. As a result of Defendant's knowing and/or willful violations of 47 U.S.C. § 227 *et seq.*, Plaintiff and the Class members are entitled an award of \$1,500.00 in statutory damages, for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

31. Plaintiff and the Class members are also entitled to and seek injunctive relief prohibiting such conduct in the future.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff requests judgment against Defendant for the following:

FIRST CAUSE OF ACTION

**Negligent Violations of the Telephone Consumer Protection Act
47 U.S.C. §227 et seq.**

- As a result of Defendant's negligent violations of 47 U.S.C. §227(b)(1), Plaintiff and the Class members are entitled to and request \$500 in statutory damages, for each and every violation, pursuant to 47 U.S.C. 227(b)(3)(B); and
- Any and all other relief that the Court deems just and proper.

SECOND CAUSE OF ACTION

**Knowing and/or Willful Violations of the Telephone Consumer Protection Act
47 U.S.C. §227 et seq.**

- As a result of Defendant's willful and/or knowing violations of 47 U.S.C. §227(b)(1), Plaintiff and the Class members are entitled to and request treble damages, as provided by statute, up to \$1,500, for each and every violation, pursuant to 47 U.S.C. §227(b)(3)(B) and 47 U.S.C. §227(b)(3)(C); and
- Any and all other relief that the Court deems just and proper.

Respectfully Submitted this 3rd Day of October.

LAW OFFICES OF TODD M. FRIEDMAN, P.C.

By: /s/ Todd M. Friedman

Todd M. Friedman

Law Offices of Todd M. Friedman

Attorney for Plaintiff